

Scenario 1: 3% migration to LDPP0 plan

STATE

FY2025

Active Rates	Budget Rates			State Subsidy (AEGIS/REGI)			Planned Spend-Down/(Surplus)			Employee Contributions		
	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO
Participant	\$714.88	\$753.70	\$852.80	\$651.32	\$651.32	\$651.32	\$8.30	\$17.12	\$20.24	\$55.26	\$85.26	\$181.24
Participant + Spouse	\$1,415.07	\$1,492.73	\$1,690.93	\$1,123.53	\$1,123.53	\$1,123.53	\$20.27	\$37.92	\$44.15	\$271.27	\$331.28	\$523.25
Participant + Children	\$977.46	\$1,030.84	\$1,167.10	\$828.40	\$828.40	\$828.40	\$12.80	\$24.92	\$29.20	\$136.26	\$177.52	\$309.50
Participant + Family	\$1,677.64	\$1,769.86	\$2,005.22	\$1,300.56	\$1,300.60	\$1,300.60	\$24.80	\$45.72	\$53.11	\$352.28	\$423.54	\$651.51
Retiree Rates												
Participant	\$708.41	\$747.23	\$846.33	\$436.29	\$436.29	\$436.29	\$8.30	\$17.12	\$20.24	\$263.82	\$293.82	\$389.80
Participant + Spouse	\$1,408.60	\$1,486.24	\$1,684.44	\$752.60	\$752.60	\$752.60	\$20.27	\$37.92	\$44.15	\$635.73	\$695.72	\$887.69
Participant + Children	\$970.97	\$1,024.35	\$1,160.63	\$554.90	\$554.91	\$554.91	\$12.80	\$24.92	\$29.20	\$403.27	\$444.52	\$576.52
Participant + Family	\$1,671.16	\$1,763.38	\$1,998.74	\$871.17	\$871.22	\$871.22	\$24.80	\$45.72	\$53.11	\$775.19	\$846.44	\$1,074.41
Surviving Spouse	\$708.40	\$747.22	\$846.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$708.40	\$747.22	\$846.32
Survivor + Children	\$970.98	\$1,024.36	\$1,160.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$970.98	\$1,024.36	\$1,160.62

FY2026

Active Rates	Budget Rates			State Subsidy (AEGIS/REGI)			Planned Spend-Down/(Surplus)			Employee Contributions		
	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO
Participant	\$850.01	\$885.75	\$1,012.08	\$806.24	\$806.24	\$806.24	\$0.00	\$0.00	\$0.00	\$43.77	\$79.51	\$205.84
Participant + Spouse	\$1,685.08	\$1,756.57	\$2,009.23	\$1,390.76	\$1,390.76	\$1,390.76	\$0.00	\$0.00	\$0.00	\$294.32	\$365.81	\$618.47
Participant + Children	\$1,163.16	\$1,212.30	\$1,386.01	\$1,025.44	\$1,025.44	\$1,025.44	\$0.00	\$0.00	\$0.00	\$137.72	\$186.86	\$360.57
Participant + Family	\$1,998.24	\$2,083.12	\$2,383.16	\$1,609.96	\$1,609.96	\$1,609.96	\$0.00	\$0.00	\$0.00	\$388.28	\$473.16	\$773.20
Retiree Rates												
Participant	\$843.74	\$879.48	\$1,005.82	\$564.90	\$564.90	\$564.90	\$0.00	\$0.00	\$0.00	\$278.84	\$314.58	\$440.92
Participant + Spouse	\$1,678.82	\$1,750.30	\$2,002.97	\$974.45	\$974.45	\$974.45	\$0.00	\$0.00	\$0.00	\$704.37	\$775.85	\$1,028.52
Participant + Children	\$1,156.90	\$1,206.04	\$1,379.75	\$718.48	\$718.48	\$718.48	\$0.00	\$0.00	\$0.00	\$438.42	\$487.56	\$661.27
Participant + Family	\$1,991.98	\$2,076.86	\$2,376.90	\$1,128.03	\$1,128.03	\$1,128.03	\$0.00	\$0.00	\$0.00	\$863.95	\$948.83	\$1,248.87
Surviving Spouse	\$843.74	\$879.48	\$1,005.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$843.74	\$879.48	\$1,005.82
Survivor + Children	\$1,156.90	\$1,206.04	\$1,379.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,156.90	\$1,206.04	\$1,379.75

Scenario 2: 3% migration to LDPPO plan, AEGIS reduction with State CDHP EO +\$0 PEPM

STATE

FY2025

Active Rates	Budget Rates			State Subsidy (AEGIS/REGI)			Planned Spend-Down/(Surplus)			Employee Contributions		
	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO
Participant	\$714.88	\$753.70	\$852.80	\$651.32	\$651.32	\$651.32	\$8.30	\$17.12	\$20.24	\$55.26	\$85.26	\$181.24
Participant + Spouse	\$1,415.07	\$1,492.73	\$1,690.93	\$1,123.53	\$1,123.53	\$1,123.53	\$20.27	\$37.92	\$44.15	\$271.27	\$331.28	\$523.25
Participant + Children	\$977.46	\$1,030.84	\$1,167.10	\$828.40	\$828.40	\$828.40	\$12.80	\$24.92	\$29.20	\$136.26	\$177.52	\$309.50
Participant + Family	\$1,677.64	\$1,769.86	\$2,005.22	\$1,300.56	\$1,300.60	\$1,300.60	\$24.80	\$45.72	\$53.11	\$352.28	\$423.54	\$651.51
Retiree Rates												
Participant	\$708.41	\$747.23	\$846.33	\$436.29	\$436.29	\$436.29	\$8.30	\$17.12	\$20.24	\$263.82	\$293.82	\$389.80
Participant + Spouse	\$1,408.60	\$1,486.24	\$1,684.44	\$752.60	\$752.60	\$752.60	\$20.27	\$37.92	\$44.15	\$635.73	\$695.72	\$887.69
Participant + Children	\$970.97	\$1,024.35	\$1,160.63	\$554.90	\$554.91	\$554.91	\$12.80	\$24.92	\$29.20	\$403.27	\$444.52	\$576.52
Participant + Family	\$1,671.16	\$1,763.38	\$1,998.74	\$871.17	\$871.22	\$871.22	\$24.80	\$45.72	\$53.11	\$775.19	\$846.44	\$1,074.41
Surviving Spouse	\$708.40	\$747.22	\$846.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$708.40	\$747.22	\$846.32
Survivor + Children	\$970.98	\$1,024.36	\$1,160.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$970.98	\$1,024.36	\$1,160.62

FY2026

Active Rates	Budget Rates			State Subsidy (AEGIS/REGI)			Planned Spend-Down/(Surplus)			Employee Contributions		
	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO
Participant	\$849.22	\$885.75	\$1,013.87	\$806.24	\$806.24	\$806.24	-\$12.28	-\$12.28	-\$12.28	\$55.26	\$91.79	\$219.91
Participant + Spouse	\$1,683.52	\$1,756.57	\$2,012.81	\$1,390.76	\$1,390.76	\$1,390.76	-\$21.18	-\$21.18	-\$21.18	\$313.94	\$386.99	\$643.23
Participant + Children	\$1,162.09	\$1,212.30	\$1,388.47	\$1,025.44	\$1,025.44	\$1,025.44	-\$15.62	-\$15.62	-\$15.62	\$152.27	\$202.48	\$378.65
Participant + Family	\$1,996.38	\$2,083.12	\$2,387.41	\$1,609.96	\$1,609.96	\$1,609.96	-\$24.52	-\$24.52	-\$24.52	\$410.94	\$497.68	\$801.97
Retiree Rates												
Participant	\$842.96	\$879.48	\$1,007.60	\$564.90	\$564.90	\$564.90	\$0.00	\$0.00	\$0.00	\$278.06	\$314.58	\$442.70
Participant + Spouse	\$1,677.26	\$1,750.30	\$2,006.54	\$974.45	\$974.45	\$974.45	\$0.00	\$0.00	\$0.00	\$702.81	\$775.85	\$1,032.09
Participant + Children	\$1,155.82	\$1,206.04	\$1,382.21	\$718.48	\$718.48	\$718.48	\$0.00	\$0.00	\$0.00	\$437.34	\$487.56	\$663.73
Participant + Family	\$1,990.12	\$2,076.86	\$2,381.15	\$1,128.03	\$1,128.03	\$1,128.03	\$0.00	\$0.00	\$0.00	\$862.09	\$948.83	\$1,253.12
Surviving Spouse	\$842.96	\$879.48	\$1,007.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$842.96	\$879.48	\$1,007.60
Survivor + Children	\$1,155.82	\$1,206.04	\$1,382.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,155.82	\$1,206.04	\$1,382.21

Recommendation: PEBP Board Approve Scenario 2 for Plan Year 2026 Rates

Scenario 1: 3% migration to LDPP0 plan

NON-STATE

FY2025

	Budget Rates			State Subsidy (AEGIS/REGI)			Planned Spend-Down/(Surplus)			Employee Contributions		
	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO
Active Rates												
Participant	\$997.33	\$1,063.39	\$1,075.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$997.33	\$1,063.39	\$1,075.11
Participant + Spouse	\$1,979.98	\$2,112.10	\$2,135.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,979.98	\$2,112.10	\$2,135.54
Participant + Children	\$1,365.83	\$1,456.66	\$1,472.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,365.83	\$1,456.66	\$1,472.77
Participant + Family	\$2,348.47	\$2,505.37	\$2,533.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,348.47	\$2,505.37	\$2,533.20
Retiree Rates												
Participant	\$990.86	\$1,056.92	\$1,068.64	\$718.74	\$745.98	\$658.60	\$8.30	\$17.12	\$20.24	\$263.82	\$293.82	\$389.80
Participant + Spouse	\$1,973.51	\$2,105.62	\$2,129.06	\$1,317.51	\$1,371.98	\$1,197.22	\$20.27	\$37.92	\$44.15	\$635.73	\$695.72	\$887.69
Participant + Children	\$1,359.35	\$1,450.18	\$1,466.30	\$943.28	\$980.74	\$860.58	\$12.80	\$24.92	\$29.20	\$403.27	\$444.52	\$576.52
Participant + Family	\$2,341.99	\$2,498.90	\$2,526.72	\$1,542.00	\$1,606.74	\$1,399.20	\$24.80	\$45.72	\$53.11	\$775.19	\$846.44	\$1,074.41
Surviving Spouse	\$990.86	\$1,056.92	\$1,068.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$990.86	\$1,056.92	\$1,068.64
Survivor + Children	\$1,359.36	\$1,450.18	\$1,466.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,359.36	\$1,450.18	\$1,466.30

FY2026

	Budget Rates			State Subsidy (AEGIS/REGI)			Planned Spend-Down/(Surplus)			Employee Contributions		
	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO
Active Rates												
Participant	\$962.88	\$999.59	\$1,136.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$962.88	\$999.59	\$1,136.79
Participant + Spouse	\$1,910.84	\$1,984.26	\$2,258.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,910.84	\$1,984.26	\$2,258.65
Participant + Children	\$1,318.36	\$1,368.84	\$1,557.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,318.36	\$1,368.84	\$1,557.48
Participant + Family	\$2,266.32	\$2,353.51	\$2,679.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,266.32	\$2,353.51	\$2,679.34
Retiree Rates												
Participant	\$956.62	\$993.33	\$1,130.53	\$677.78	\$678.75	\$689.61	\$0.00	\$0.00	\$0.00	\$278.84	\$314.58	\$440.92
Participant + Spouse	\$1,904.58	\$1,978.00	\$2,252.39	\$1,200.21	\$1,202.15	\$1,223.87	\$0.00	\$0.00	\$0.00	\$704.37	\$775.85	\$1,028.52
Participant + Children	\$1,312.10	\$1,362.58	\$1,551.22	\$873.68	\$875.02	\$889.95	\$0.00	\$0.00	\$0.00	\$438.42	\$487.56	\$661.27
Participant + Family	\$2,260.06	\$2,347.25	\$2,673.08	\$1,396.11	\$1,398.42	\$1,424.21	\$0.00	\$0.00	\$0.00	\$863.95	\$948.83	\$1,248.87
Surviving Spouse	\$956.62	\$993.33	\$1,130.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$956.62	\$993.33	\$1,130.53
Survivor + Children	\$1,312.10	\$1,362.58	\$1,551.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,312.10	\$1,362.58	\$1,551.22

Scenario 2: 3% migration to LDPO plan, AEGIS reduction with State CDHP EO +\$0 PEPM

NON-STATE

FY2025

Active Rates	Budget Rates			State Subsidy (AEGIS/REGI)			Planned Spend-Down/(Surplus)			Employee Contributions		
	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO
Participant	\$997.33	\$1,063.39	\$1,075.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$997.33	\$1,063.39	\$1,075.11
Participant + Spouse	\$1,979.98	\$2,112.10	\$2,135.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,979.98	\$2,112.10	\$2,135.54
Participant + Children	\$1,365.83	\$1,456.66	\$1,472.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,365.83	\$1,456.66	\$1,472.77
Participant + Family	\$2,348.47	\$2,505.37	\$2,533.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,348.47	\$2,505.37	\$2,533.20
Retiree Rates												
Participant	\$990.86	\$1,056.92	\$1,068.64	\$718.74	\$745.98	\$658.60	\$8.30	\$17.12	\$20.24	\$263.82	\$293.82	\$389.80
Participant + Spouse	\$1,973.51	\$2,105.62	\$2,129.06	\$1,317.51	\$1,371.98	\$1,197.22	\$20.27	\$37.92	\$44.15	\$635.73	\$695.72	\$887.69
Participant + Children	\$1,359.35	\$1,450.18	\$1,466.30	\$943.28	\$980.74	\$860.58	\$12.80	\$24.92	\$29.20	\$403.27	\$444.52	\$576.52
Participant + Family	\$2,341.99	\$2,498.90	\$2,526.72	\$1,542.00	\$1,606.74	\$1,399.20	\$24.80	\$45.72	\$53.11	\$775.19	\$846.44	\$1,074.41
Surviving Spouse	\$990.86	\$1,056.92	\$1,068.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$990.86	\$1,056.92	\$1,068.64
Survivor + Children	\$1,359.36	\$1,450.18	\$1,466.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,359.36	\$1,450.18	\$1,466.30

FY2026

Active Rates	Budget Rates			State Subsidy (AEGIS/REGI)			Planned Spend-Down/(Surplus)			Employee Contributions		
	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO/HMO	CDHP	Copay	EPO
Participant	\$962.11	\$999.75	\$1,138.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$962.11	\$999.75	\$1,138.10
Participant + Spouse	\$1,909.28	\$1,984.57	\$2,261.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,909.28	\$1,984.57	\$2,261.28
Participant + Children	\$1,317.30	\$1,369.06	\$1,559.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,317.30	\$1,369.06	\$1,559.30
Participant + Family	\$2,264.47	\$2,353.88	\$2,682.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,264.47	\$2,353.88	\$2,682.47
Retiree Rates												
Participant	\$955.85	\$993.49	\$1,131.84	\$677.79	\$678.91	\$689.14	\$0.00	\$0.00	\$0.00	\$278.06	\$314.58	\$442.70
Participant + Spouse	\$1,903.02	\$1,978.31	\$2,255.02	\$1,200.21	\$1,202.46	\$1,222.93	\$0.00	\$0.00	\$0.00	\$702.81	\$775.85	\$1,032.09
Participant + Children	\$1,311.04	\$1,362.80	\$1,553.04	\$873.70	\$875.24	\$889.31	\$0.00	\$0.00	\$0.00	\$437.34	\$487.56	\$663.73
Participant + Family	\$2,258.21	\$2,347.62	\$2,676.21	\$1,396.12	\$1,398.79	\$1,423.09	\$0.00	\$0.00	\$0.00	\$862.09	\$948.83	\$1,253.12
Surviving Spouse	\$955.85	\$993.49	\$1,131.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$955.85	\$993.49	\$1,131.84
Survivor + Children	\$1,311.04	\$1,362.80	\$1,553.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,311.04	\$1,362.80	\$1,553.04

Recommendation: PEBP Board Approve Scenario 2 for Plan Year 2026 Rates

Plan Year 2025 State Rates - Active Employees

State Active Employees	Statewide CDHP			Copay PPO			EPO/HMO		
	Rate	Base Subsidy	Participant Premium	Rate	Base Subsidy	Participant Premium	Rate	Base Subsidy	Participant Premium
Employee Only	714.88	651.32	63.56	753.70	651.32	102.38	852.80	651.32	201.48
Employee + Spouse	1,415.07	1,123.53	291.54	1,492.73	1,123.53	369.20	1,690.93	1,123.53	567.40
Employee + Child(ren)	977.46	828.40	149.06	1,030.84	828.40	202.44	1,167.10	828.40	338.70
Employee + Family	1,677.64	1,300.60	377.04	1,769.86	1,300.60	469.26	2,005.22	1,300.60	704.62

Plan Year 2025 State Rates - Retirees

State Retirees Non-Medicare	Statewide CDHP			Copay PPO			EPO/HMO		
	Rate	Base Subsidy	Participant Premium	Rate	Base Subsidy	Participant Premium	Rate	Base Subsidy	Participant Premium
Retiree only	708.41	436.29	272.12	747.23	436.29	310.94	846.33	436.29	410.04
Retiree + Spouse	1,408.60	752.60	656.00	1,486.24	752.60	733.64	1,684.44	752.60	931.84
Retiree + Child(ren)	970.97	554.91	416.06	1,024.35	554.91	469.44	1,160.63	554.91	605.72
Retiree + Family	1,671.16	871.22	799.94	1,763.38	871.22	892.16	1,998.74	871.22	1,127.52
Surviving/Unsubsidized Dependent	708.40	-	708.40	747.22	-	747.22	846.32	-	846.32
Surviving/Unsubsidized Spouse + Child(ren)	970.98	-	970.98	1,024.36	-	1,024.36	1,160.62	-	1,160.62

Plan Year 2025 Non-State Rates - Active Employees

Non-State Active Employees	Statewide CDHP			Copay PPO			EPO/HMO		
	Rate	Base Subsidy	Participant Premium	Rate	Base Subsidy	Participant Premium	Rate	Base Subsidy	Participant Premium
Employee Only	997.33	-	997.33	1,063.39	-	1,063.39	1,075.11	-	1,075.11
Employee + Spouse/DP	1,979.98	-	1,979.98	2,112.10	-	2,112.10	2,135.54	-	2,135.54
Employee + Child(ren)	1,365.83	-	1,365.83	1,456.66	-	1,456.66	1,472.77	-	1,472.77
Employee + Family	2,348.47	-	2,348.47	2,505.37	-	2,505.37	2,533.20	-	2,533.20

Plan Year 2025 Non-State Rates - Retirees

Non-State Retirees Non-Medicare	Statewide CDHP			Copay PPO			EPO/HMO		
	Rate	Base Subsidy	Participant Premium	Rate	Base Subsidy	Participant Premium	Rate	Base Subsidy	Participant Premium
Retiree only	990.86	718.74	272.12	1,056.92	745.98	310.94	1,068.64	658.60	410.04
Retiree + Spouse/DP	1,973.51	1,317.51	656.00	2,105.62	1,371.98	733.64	2,129.06	1,197.22	931.84
Retiree + Child(ren)	1,359.35	943.29	416.06	1,450.18	980.74	469.44	1,466.30	860.58	605.72
Retiree + Family	2,341.99	1,542.05	799.94	2,498.90	1,606.74	892.16	2,526.72	1,399.20	1,127.52
Surviving/Unsubsidized	990.86	-	990.86	1,056.92	-	1,056.92	1,068.64	-	1,068.64
Surviving/Unsubsidized	1,359.36	-	1,359.36	1,450.18	-	1,450.18	1,466.30	-	1,466.30